

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JOHN J. MALEZI

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.: 14-23618 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 28, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/05/2014 and confirmed on 10/31/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		71,402.00
Less Refunds to Debtor	819.88	
TOTAL AMOUNT OF PLAN FUND		70,582.12

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,500.00	
Trustee Fee	2,931.55	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,431.55

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MIDFIRST*	0.00	23,542.01	0.00	23,542.01
	Acct: 3432				
	PNC BANK NA	0.00	12,609.74	0.00	12,609.74
	Acct: 9175				
	PNC BANK NA	2,078.68	2,078.68	0.00	2,078.68
	Acct: 9175				
	MIDFIRST*	1,754.89	1,754.89	0.00	1,754.89
	Acct: 3432				
	QUANTUM3 GROUP LLC AGNT - STERLIN	0.00	0.00	0.00	0.00
	Acct: 0832				
	PITTSBURGH WATER & SEWER AUTHOF	0.00	0.00	0.00	0.00
	Acct: H160				
	CAPITAL ONE AUTO FINANCE**	3,694.58	3,694.58	547.88	4,242.46
	Acct: 2136				
	CONSUMER PORTFOLIO SVCS/CPS	0.00	16,876.64	0.00	16,876.64
	Acct: 1431				
					61,104.42

Priority					
	LAWRENCE W WILLIS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JOHN J. MALEZI	0.00	0.00	0.00	0.00
	Acct:				
	JOHN J. MALEZI	617.00	617.00	0.00	0.00
	Acct:				
	JOHN J. MALEZI	202.88	202.88	0.00	0.00
	Acct:				
	WILLIS & ASSOCIATES	1,000.00	1,000.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXX6/19				
	LAWRENCE W WILLIS ESQ	3,500.00	3,500.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured				
CACH LLC/CACV/COLLECT AMERICA	570.93	247.77	0.00	247.77

14-23618 JAD

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2127				
	PRA/PORTFOLIO RECOVERY ASSOC	1,075.56	466.75	0.00	466.75
	Acct: 2440				
	MERRICK BANK	516.50	224.15	0.00	224.15
	Acct: 0151				
	CAPITAL ONE AUTO FINANCE**	2,552.01	1,107.48	0.00	1,107.48
	Acct: 2136				
	JEFFREY R HUNT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KARINA VELTER ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JAMES C WARMBRODT ESQ	0.00	0.00	0.00	0.00
	Acct:				
					2,046.15
TOTAL PAID TO CREDITORS					63,150.57
TOTAL					
CLAIMED		0.00			
PRIORITY		7,528.15			
SECURED		4,715.00			

Date: 01/28/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JOHN J. MALEZI

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:14-23618 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
John J. Malezi
DebtorCase No. 14-23618-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jfur
Form ID: pdf900Page 1 of 2
Total Noticed: 19

Date Rcvd: Jan 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2020.

db +John J. Malezi, 913 Woodbourne Ave, Pittsburgh, PA 15226-2107
 cr +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
 13917708 Kay Jewelers, 175 Grant Rd, Akron, OH 44333
 13951168 +MIDFIRST BANK, 999 NorthWest Grand Blvd., Oklahoma City, OK 73118-6051
 13917709 +Midland Mortgage, PO Box 268888, Oklahoma City, OK 73126-8888
 13932877 +PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982
 13917710 +PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 13960084 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm,
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 31 2020 03:18:46
 Capital One Auto Finance, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 31 2020 03:17:39
 Capital One Auto Finance c/o Ascension Capital Gro, P.O. Box 201347,
 Arlington, TX 76006-1347
 13924373 E-mail/PDF: resurgentbknottifications@resurgent.com Jan 31 2020 03:18:55 CACH, LLC,
 PO Box 10587, Greenville, SC 29603-0587
 14229831 +E-mail/Text: bankruptcy@consumerportfolio.com Jan 31 2020 03:16:15
 CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071
 13917707 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Jan 31 2020 03:18:19
 Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407
 14763875 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jan 31 2020 03:18:22
 Capital One Auto Finance c/o AIS, Portfolio Services, LP f/k/a AIS Data,
 Services d/b/a/ Ascension Capital Group, 4515 N Santa Fe Ave. Dept. APS,
 Oklahoma City, OK 73118-7901
 14376688 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 31 2020 03:18:48
 Capital One Auto Finance,, c/o Ascension Capital Group, P.O. Box 201347,
 Arlington, TX 76006-1347
 13940376 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Jan 31 2020 03:17:45
 Capital One Auto Finance, a Division of Capital On, PO Box 9013, Addison, Texas 75001-9013
 13981573 E-mail/PDF: MerrickBKNottifications@Resurgent.com Jan 31 2020 03:18:35 MERRICK BANK,
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 13963338 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 31 2020 03:17:41
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13920975 E-mail/Text: bnc-quantum@quantum3group.com Jan 31 2020 03:15:42
 Quantum3 Group LLC as agent for, Sterling Jewelers Inc, PO Box 788,
 Kirkland, WA 98083-0788

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr MIDFIRST BANK
 cr MidFirst Bank
 cr Pittsburgh Water & Sewer Authority

TOTALS: 3, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2020 at the address(es) listed below:

Andrew F Gornall	on behalf of Creditor	MIDFIRST BANK andygornall@latouflawfirm.com
James Warmbrodt	on behalf of Creditor	MidFirst Bank bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor	MIDFIRST BANK bkgroup@kmlawgroup.com

District/off: 0315-2

User: jfur
Form ID: pdf900

Page 2 of 2
Total Noticed: 19

Date Rcvd: Jan 30, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,
cnoroski@grblaw.com
Karina Velter on behalf of Creditor PNC BANK N.A. amps@manleydeas.com
Laurence A. Mester on behalf of Creditor Capital One Auto Finance lmester@mesterschwartz.com,
jschwartz@mesterschwartz.com
Lawrence W. Willis on behalf of Debtor John J. Malezi ecf@westernpabankruptcy.com,
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9